

**Information to identify the case:**

Debtor 1	<u>Steven L. Christian</u>	Social Security number or ITIN	xxx-xx-8468
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Monique Z. Christian</u>	Social Security number or ITIN	xxx-xx-8019
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-18076-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Steven L. Christian

Monique Z. Christian

10/16/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven L. Christian  
Monique Z. Christian  
Debtor(s)

Case No. 20-18076-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Oct 16, 2020

Form ID: 318

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Steven L. Christian, Monique Z. Christian, 29 Bellacone Avenue, Bridgewater, NJ 08807-3213
518882113	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court., Macy's, ATTN: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
518882114	+ Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
518884891	+ Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518882115	PSE&G, ATTN: Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
518882118	Weichert Financial Services, 1 Corporate Drive, Ste. 360, Lake Zurich, IL 60047-8945

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 16 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518882108	EDI: BANKAMER.COM	Oct 17 2020 01:48:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518882109	EDI: CAPITALONE.COM	Oct 17 2020 01:48:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518882110	EDI: CAUT.COM	Oct 17 2020 01:53:00	Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
518882112	EDI: AMINFOFP.COM	Oct 17 2020 01:53:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518882111	EDI: JPMORGANCHASE	Oct 17 2020 01:48:00	Chase Bank USA, PO Box 15298, Wilmington, DE 19850
518882116	+ EDI: CCS.COM	Oct 17 2020 01:53:00	Quest Diagnostics, ATTN: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518882117	+ Email/Text: jennifer.chacon@spservicing.com	Oct 16 2020 22:00:00	Select Portfolio Servicing, ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

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Date Rcvd: Oct 16, 2020

Form ID: 318

Total Noticed: 15

Recip ID	Bypass Reason	Name and Address
jdb	*+	Monique Z. Christian, 29 Bellacone Avenue, Bridgewater, NJ 08807-3213

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
Andrew T. Shaw	on behalf of Joint Debtor Monique Z. Christian andrewtukeshaw@hotmail.com
Andrew T. Shaw	on behalf of Debtor Steven L. Christian andrewtukeshaw@hotmail.com
Brian C. Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2019-SJ2 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Lauren Moyer	on behalf of Creditor Weichert Financial Services lmoyer@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Maria Cozzini	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8